

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF MARYLAND  
NORTHERN DIVISION

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CLERK U.S. DISTRICT COURT  
DISTRICT OF MARYLAND  
DEPUTY

EDWARD J. & VICKIE FANGMAN, et al.

Plaintiffs,

v.

GENUINE TITLE, LLC, et al.

Defendants.

Civil Action No.: 1:14-CV-00081-RDB

**FINAL APPROVAL ORDER AND FINAL JUDGMENT ORDER  
RELATING TO CLAIMS ASSERTED AGAINST WEST TOWN BANK & TRUST**

IN CONSIDERATION of the Joint Motion for Final Approval of Settlement of All Claims Asserted Against West Town Bank & Trust and the supporting Memorandum and documents referenced therein, to which there was no opposition, and having held a final fairness hearing on the Settlement, this Court hereby finds this 20<sup>th</sup> day of November, 2017, that:

1. The class action settlement of all claims asserted against West Town Bank & Trust ("West Town") in this action reflected in the Settlement Agreement dated as of March 24, 2017 (the "Settlement") and filed at ECF Dkt. 450-2, constitutes a fair, reasonable and adequate settlement of disputed and complex claims and is hereby given final approval under Fed. R. Civ. P. 23(e);
2. The Settlement was reached through arms-length negotiation after due investigation and discovery by the Plaintiffs' counsel, and provides significant benefits for the West Town Class as described in Section 7 of the Settlement Agreement, and protects and serves the interests of the members of the West Town Class, recognizing the differences in proof

that would be required to prove the alleged claims for each Subclass and the merits of the West Town Class's claims;

3. The Settlement Administrator has duly and timely completed the Notice Plan described in the Settlement Agreement by the timely mailing of the Court-approved Mailed Notice to the members of the West Town Class and by establishing the Settlement website;
4. There have been no Objections to the Settlement, and no Exclusion Requests have been submitted by any member of the West Town Class;
5. The Settlement Administrator has duly and timely administered the Claims Process applicable to Subclass 2 Members of the West Town Class in accordance with the terms of the Settlement Agreement, which the Court reaffirms was a fair and reasonable Claims Process;
6. West Town has complied with 28 U.S.C. § 1715 and Section 17.2 of the Settlement Agreement by sending a Notice of Proposed Class Action Settlement to all required federal agencies under the Class Action Fairness Act, and that none of the recipients of that Notice have filed objections to the Settlement;
7. The requested Service Awards to the Class Representatives, which will be paid by West Town and which are unopposed, is fair and reasonable, given the Class Representatives' service in the prosecution and settlement of the claims asserted against West Town in this case; and
8. Class Counsel are entitled to an award of attorneys' fees in the amount of \$ 240,257.14 and reimbursement of out-of-pocket expenses in the amount of \$ 49,589.06, to be paid by West Town in accordance with the Settlement Agreement, which are deemed fair and reasonable, given Class Counsels' service in the

prosecution and settlement of the claims asserted against West Town in this case and the factors considered by the Court.

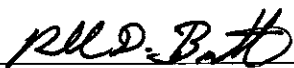
ACCORDINGLY, IT IS HEREBY ORDERED, THAT:

9. The Joint Motion for Final Approval of Settlement of All Claims Asserted Against West Town Bank & Trust is GRANTED;
10. The Class Representatives' Petition for Service Awards (ECF Dkt. 487) is GRANTED. Specifically, West Town Subclass 1 Representatives Jameson Cooper and Katherine Cooper and West Town Subclass 2 Representative Geraldine Walters shall each receive services awards of \$5,000 each, for a total of \$15,000, for their participation in the litigation and settlement. The Services Awards will be paid by West Town and shall be paid in addition to the Settlement Benefits available to them, in accordance with the Settlement Agreement;
11. Class Counsels' Petition for Attorneys' Fees and Expenses (ECF Dkt. 487) is GRANTED. Class Counsel shall be awarded attorneys' fees in the amount of \$ 240,257.14 and reimbursement of out-of-pocket expenses in the amount of \$ 49,589.06, which shall be paid by West Town, in accordance with the Settlement Agreement;
12. West Town shall provide to the Settlement Administrator the amount necessary to fund the Settlement Benefits payable to West Town Subclass 1 Members, to those Subclass 2 Members with Allowed Claims, and to Subclass 2 Member Geraldine Wright, in accordance with the Settlement Agreement;
13. From the funds provided by West Town, the Settlement Administrator shall establish a Common Fund account and shall remit therefrom the Settlement Benefits payable to the

respective West Town Class Members, in accordance with the Settlement Agreement. Any funds remaining in the Common Fund account after payment of Settlement Benefits shall be returned to West Town by the Settlement Administrator in accordance with the Settlement Agreement;

14. All claims asserted in this action against West Town are hereby DISMISSED WITH PREJUDICE; this dismissal having no effect on the Plaintiffs' claims against the remaining Defendants in this action;
15. The West Town Plaintiffs and the members of the West Town Class are hereby bound by the terms of the Release and Covenant Not to Sue set forth in Section 16 of the Settlement Agreement, and are hereby PERMANENTLY ENJOINED from filing suit or asserting any claims, demands and/or counterclaims with respect to matters released in Section 16 of the Settlement Agreement;
16. The Court finds that there is no just reason for delay and that this Order shall be deemed a FINAL JUDGMENT against Defendant West Town Bank & Trust under Rule 54(b) of the Federal Rules of Civil Procedure; and
17. Should the parties to the Settlement Agreement or the members of the West Town Class bound thereby fail to honor the terms of this Order, the non-breaching party may petition the Court for enforcement of this Final Judgement Order.

Dated: NOVEMBER 20, 2017

  
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Richard D. Bennett  
United States District Judge